REMARKS

New claims 52-58 have support in the specification. Paragraph 9 of the specification states, *inter alia*:

Examples of prepaid services that may be accommodated by a stored-value card include long distance telephone communication, wireless communication, paging and internet-enabled communication services, including wireless web access, emergency road service, legal service, accounting service, tax service, property cleaning and/or maintenance service, clothe cleaning service, transportation service, travel service, delivery service, online (or off-line) dating service, electrical and/or gas service, water service, sewage service, internet access, and film processing (including digital film processing). Other examples of prepaid services and/or products that may be accommodated by a stored-value card include gift cards, prepaid gas cards, prepaid grocery cards, prepaid entertainment cards, prepaid movie cards, downloadable ring tone cards, downloadable game cards, downloadable movie cards, downloadable music cards that use MP3, MP4, WMV, WAV, or other music formats, any other downloadable software card, customer rewards cards, bridge and/or road toll cards, and any other type of stored-value cards for products, services, or both, that may be prepaid by the owner of the card.

Thus, the application supports the various stored-value card embodiments in new claims 52-58.

New claims 46-51 also have support in the specification. This application incorporates by reference U.S. Appl. No. 10/253,243 filed September 24, 2002 ("the '243 application"). On page 20, lines 7-14 of the '243 application, the specification states:

For those carriers that do not support direct value insertion, in step S142, the system provides the customer with an alternate carrier identifier. This carrier identifier operates similarly to the identifier used with the central system, however, the carrier identifier must be redeemed through communication with the carrier system. These carrier identifiers may be maintained in a separate carrier identifier database. Accordingly, in step S143, the system transfers the customer to an IVR system managed by the carrier system to complete the value redemption.

Thus, the application discloses providing the customer with a provider identifier that can be used to redeem value through a provider's IVR communication system. The system also discloses transferring the customer to the provider's IVR communication system.

CONCLUSION

Applicants believe that no new matter is introduced in the filing of this supplemental preliminary amendment. Applicants respectfully request examination of the above-named application in view of the present amendments.

Accordingly, applicants respectfully request entry of the foregoing amendments. The Commissioner is hereby authorized to charge payment of any fees required under 37 CFR § 1.16 and § 1.17 associated with this communication or credit any overpayment to the deposit account of Hunton & Williams, Deposit Account Number 50-0206. The Examiner is invited to contact the undersigned in connection with any questions or inquiries relating to the amendments.

Respectfully submitted,

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romas O. Bradshaw

Dated: November 24, 2003

By:

Thomas D. Bradshaw Registration No. 51,492

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